Doc 1

Filed 12/28/04

United States Bankruptcy Court

Northern District of Illinois

Page 1 of 22

Entered 12/28/04 13;13:22

**Desc Petition** 

Voluntary Petition

Estimated Debts \$0 to \$50,

 $\mathbf{M}$ 

\$50,000

 $\mathbf{Z}$ 

П

\$50,001 to

\$100,000

П

\$100,001 to

\$500,000

\$500,001 to

\$1 million

\$10 million

П

\$50 million

\$1,000,001 to \$10,000,001 to \$5

Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Hirsh, Robert S.	
Prior Bankruptey Case Filed Within Last	1	· ·
Location	Case Number:	Date Filed:
Where Filed: None	n Affiliata of this Dahton (I	formers than one attack additional shoot
Pending Bankruptcy Case Filed by any Spouse, Partner of	1	Date Filed:
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	<u> </u>
Signature(s) of Debtor(s) (!Individual/Joint)	i l	Exhibit A
I declare under penalty of perjury that the information provided in this	(To be completed if de	btor is required to file periodic reports
petition is true and correct.		0Q) with the Securities and Exchange
[If petitioner is an individual whose debts are primarily consumer		o Section 13 or 15(d) of the Securities
debts and has chosen to file under Chapter 7] I am aware that I may	Exchange Act of 1934 at	nd is requesting relief under chapter 11)
proceed under chapter 7, 11, 12 or 13 of t tle 11, United State Code,	Exhibit A is attached and	made a part of this petition.
understand the relief available under each such chapter, and choose to		
proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States		Exhibit B
Code, specified in this position.		eted if debtor is an individual reprimarily consumer debts)
10 .0 2 111		ner named in the foregoing petition,
X / 1/4/1/01/01		the petitioner that [he or she] may proceed
Signature of Debtor Robert S. Hirsh	under chapter 7, 11, 12, or 1	3 of title 11, United States Code, and have
X	explained the relief available	under each such chapter.
Signature of Joint Debtor	X	DEC 2 2 2004
Telephone Number (If not represented by attorney)	Signature of Attorney for Debto	or(s) : Date
DEC 2 2 2004		Exhibit C
Date		possession of any property that poses or
Signature of Attorney		imminent and identifiable harm to public
× L·	health or safety?	
Signature of Attorney for Debtor(s)	Yes, and Exhibit C is atta	ched and made a part of this petition.
Timothy K. Llou 06229724		
Printed Name of Attorney for Debtor(s)		n-Attorney Petition Preparer
Law Office Of Timothy K. Llou		cy petition preparer as defined in 11 llthis document for compensation, and that
Firm Name	I have provided the debtor w	
Suite 361, 575 West Madison Street Address	Thave provided the decision of	in a copy of this document.
Chicago, IL 60661-2515	Printed Name of Bankruptcy Petition	on Preparer
(312) 474-7000	Social Security Number (Required	by 11 U.S.C. § 110(e).)
Telephone Number DEC 2 2 2004	Address	
Date	Addicas	
Signature of Debtor (Corporation/Partnership)	10 110	
I declare under penalty of perjury that the information provided in this		numbers of all other individuals who
petition is true and correct, and that I have been authorized to file this	prepared or assisted in prep	paring this document:
petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		epared this document, attach additional opropriate official form for each person.
X	X	
	Signature of Bankruptcy Petiti	on Preparer
Signature of Authorized Individual		-
Signature of Authorized Individual  Printed Name of Authorized Individual	Date	
	Date  A bankruptcy petition prepare	er's failure to comply with the provisions

# Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

# Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

## ACKNOWLEDGEMENT

I, the debtor, affirm that l	I have read this notice.		Case Number
DEC 2 2 2004	Most-	3WI	Case Number
Date	Robert S. Hirsh	Debtor	 Joint Delxor, if a

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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Case 04-47445 Doc 1 Filed 12/28/04 Entered 12/28/04 13:13:22 Desc Petition
United States Bankruptcy Court
Northern District of Illinois

П	NRE:	Case No.	
Hi	irsh, Robert S.	Chapter 13	
	Debt		
	DISCLOSURE O	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		: 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation p cy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) i lows:	
	For legal services, I have agreed to accept	ss	2,700.00
	Prior to the filing of this statement I have received .	ss	214.00
	Balance Due	ss	2,486.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	1 have not agreed to share the above-disclosed co	ompensation with any other person unless they are members and associates of my law firm.	¢
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	pensation with a person or persons who are not members or associates of my law firm. A copy of paring in the compensation, is attached.	f the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules,		
6.	By agreement with the debtor(s), the above disclosed Representation pursuant to Sec. 523 sh		
			•
		·	

	CERTIFICATION
I certify that the foregoing is a complete statement of any proceeding.	agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
December 22, 2004	
Date	Signature of Attorney
	Law Office Of Timothy K. Liou

Case 04-47445

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nited States Bankruptcy Court	L
Northern District of Illinois	

IN RE:	Case No.
Hirsh, Robert S.	Chapter 13
Debtor(s)	11 11 11 11 11 11 11 11 11 11 11 11 11

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS S	SCHEDU	JL	ED
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			į.	AMOUNTS SCHEDULE	ED
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00	Alterio Maria de Avela Deserva de Caraldena Alterio de Caraldena Maria de Caraldena	
B - Personal Property	Yes	2	15,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Pricrity Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		46,720.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1		Le serie pelle production Le series de Salar et s cuesta de Salar et series	
I - Current Income of Individual Debtor(s)	Yes	1			2,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1	Pacaemina in A. Languagia		1,786.00
Total Number of Sheets	in Schedules	11			
		Total Assets	15,700.00		
			Total Liabilities	46,720.00	

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IN RE Hirsh, Robert S.

Debtor(s)

Case No.

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	C H H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None		i.		
		****	,	
	1			
	ТОТА	$\frac{1}{2}$	0.00	· · · · · · · · · · · · · · · · · · ·

TOTAL |

0.00

(Report also on Summary of Schedules)

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Case No. \_

IN RE Hirsh, Robert S.

Debtor(s)

## SCHEDULE B - PERSONAL PROPERTY,

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an 'X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWIC!" If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and inexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	Z C E	DESCRIPTION AND LOCATION OF PROPERTY	H W	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account held by Charter One		2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Ж		-	
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Ж			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	×			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Shares of stock in Goeken Group Corporation		5,000.00
13.	Interests in partnerships or joint ventures. Itemize.	X.			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Case No. \_\_

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Debtor(s)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

		<del></del>		1	T
	TYPE OF PROPERTY	7 O 7 E	DESCRIPTION AND LOCATION OF PROPERTY	H ₩ J C	CURRENT MARKET VALUE OF DE STOR'S INTEREST IN PROPERTY WITHOUT DED JCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Х	:		
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1967 Harley-Davidson motorcycle 1991 Buick Skylark w/ 170k miles		7,000.00 1,000.00
24	Boats, motors, and accessories.	X	•		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Aircraft and accessories.	Х			
1	Office equipment, furnishings, and supplies.	Х	:		
27.	Machinery, fixtures, equipment, and supplies used in business.	Х			
28.	Inventory.	X.			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
ł	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			
	!				
			· :		
			· ·		

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

15,700.00

TOTAL

SCHEDULE B - PERSONAL PROPERTY

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Case No. \_

Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION		VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY		8. 9.		
Checking account held by Charter One	735 ILCS 5/12-1001(b)		1,500.00	2,000.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	# 5.	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)		200.00	200.00
1991 Buick Skylark w/ 170k miles	735 ILCS 5/12-1001(c)	15. 15:	1,000.00	1,000.00
		#	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,000.00
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IN RE Hirsh, Robert S.

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Debtor(s)

Doc 1

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical or ler to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this sci edule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			,						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMB:IR		CODE	н w	DATE CLAIM WAS INCURRED.		CONTINGENT	UNLIQU	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
(See instructions above.)		D B T O R	C	NATURE OF LIEN, AND DESCRIPTION AND MARKI PROPERTY SUBJECT TO LIEN	ALOE OF		D A T E D	U E D	UNSECURED PORTION, IF ANY
Account No.				"					
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0 Continuation Sheets attached				·	(Total of	this	pag	ge)	
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				(Complete only on last sheet of					Summary of Saladulas

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Debtor(s)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, isted separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate

schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated," If the claim

is disputed, place an "X" in the column labeled "Disp Report the total of claims listed on each sheet in the on the last sheet of the completed schedule. Repeat the	uted." (You may need to place an "X" in more than one of these box labeled "Subtotal" on each sheet. Report the total of all claims total also on the Summary of Schedules.	three columns.) ms listed on this Schedule E in the box labeled "Total"
Check this box if debtor has no creditor	s holding unsecured priority claims to report on th	is Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if cla	aims in that category are listed on the attached shee	ets)
	y case If the debtor's business or financial affairs after the or the order for relief. 11 U.S.C. § 507(a)(2)	commencement of the case but before the
qualifying independent sales representa	uding vacation, severance, and sick leave pay owin atives up to \$4,925* per person earned within 90 da siness, whichever occurred first, to the extent provi	iys immediately preceding the filing of the
Contributions to employee benefit pl Money owed to employee benefit plans or the cessation of business, whichever	ans for services rendered within 180 days immediately occurred first, to the extent provided in 11 U.S.C.	preceding the filing of the original petition, $\S 507(a)(4)$ .
Certain farmers and fishermen Claims of certain farmers and fisher ner U.S.C. § 507(a)(5).	a, up to a maximum of \$4,925* per farmer or fisher	man, against the debtor, as provided in 11
Deposits by individuals Claims of individuals up to a maximum family, or household use, that were not	of \$2,225* for deposits for the purchase, lease, or a delivered or provided. 11 U.S.C. § 507(a)(6)	rental of property or services for personal,
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or c § 507(a)(7).	child of the debtor for alimony, maintenance, or sup	pport, to the extent provided in 11 U.S.C.
Taxes and Other Certain Debts Owed Taxes, customs duties, and penalties ow	d to Governmental Units ring to federal, state, and local governmental units	as set forth in 11 U.S.C. § 507(a)(8).
Claims based on commitments to the FD	Il of an Insured Depository Institution IC, RTC, Director of the Office of Thrift Supervision system, or their predecessors or successors, to main	on, Comptroller of the Currency, or Board ntain the capital of an insured depository
* Amounts are subject to adjustment on April 1, 20	007, and every three years thereafter with respect to cases comm	nenced on or after the date of adjustment.
O Continuation Sheets attached		

Debtor(s)

Doc 1

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. Đ N T I S P U Ď. Q CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM E B W I N G E N T INCLUDING ZIP CODE, AND ACCOUNT NUMBER AMOUNT OF CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) ċ D T O R A T E E Ď Charge Inc. [1-800-998-2424] - Forms Software Only Account No. **Bank of America** Box 26012 Greensboro, NC 27420 8,832.00 Charge Account No. 4366-1630-2932-5798 **Bank One** 201 North Central Avenue Phoenix, AZ 85004 @ 1993-2004 EZ-Filing. 10.908.00 Charge Account No. 4417-1122-4190-8492 Bank One 201 North Central Avenue Phoenix, AZ 85004 10,852.00 Charge Account No. Chase Credit Cards Box 15919 Wilmington, DE 19850-5919 5,260.00 Charge Account No. **MBNA America** Box 15027 Wilmington, DE 19850 10,868.00 Subtotal O Continuation Sheets attached (Total of this page) 46,720.00

(Complete only on last sheet of Schedule F) TOTAL 46,720.00 (Report total also on Summary of Schedules) Page 13 of 22

IN RE Hirsh, Robert S.

Debtor(s)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Vision Property Partners 525 West Monroe Street Chicago, IL 60661	Written apartment lease for \$765.00 per month
•	

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# **SCHEDULE H - CODEBTORS**

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
		!
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IN RE Hirsh, Robert S.

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# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed

Debtor's Marital Status	i.	DEPENDENTS OF DEBTOR AND SPOUSE								
Single		RELATIONSHIP	The state of the s	:	AGE					
EMPLOYMENT:		DEBTOR	TO ANY CALL THE CALL	SPO	USE					
Occupation Name of Employer How long employed Address of Employer	Personal Tra Self Six Years 3253 West Ol Chicago, IL 6		10 pt 10 pt							
Income: (Estimate of Current Monthly grant Estimated monthly	oss wages, sala	thly income) ry, and commissions (pro rata if not pa	aid monthly)	D \$ \$	DEBTOR \$ \$	SPOUSE				
SUBTOTAL  LESS PAYROLI a. Payroll taxes b. Insurance c. Union dues d. Other (specif	and Social Sec	-		\$ \$ \$ \$ \$\$	0.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					
SUBTOTAL OF P				\$ \$	0.00 \$ 0.00 \$					
Income from real pr Interest and dividen	roperty ids nce or support p ts listed above	business or profession or farm (attach ayments payable to the debtor for the		\$2 \$ \$	\$\$ \$\$					
				\$ _\$	\$ \$ \$					
Other monthly incom	me		-	\$	\$ \$ \$					
TOTAL MONTH	LY INCOME			\$ <u>2</u>	,000.00 \$					

TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_\_ (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

or annually to show monthly rate.	ide bi-weekly, quarterly, semi-annually
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Co expenditures labeled "Spouse."	mplete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)  Are real estate taxes included? Yes No	\$765.00
Is property insurance included? Yes No 🗸	
Utilities: Electricity and heating fuel	\$ 66.00
Water and sewer	\$ 0.00
Telephone	\$ 50.00
Other	\$
	\$
	<u> </u>
Home maintenance (repairs and upkeer)	\$0.00
Food	\$ <u>250.00</u>
Clothing	\$ 70.00
Laundry and dry cleaning	\$ <b>3</b> 5.00
Medical and dental expenses	\$ <u>35.00</u>
Transportation (not including car payments)	\$80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	_
Homeowner's or renter's	\$0.00
Life	\$0.00
Health	\$0.00
Auto	\$55.00
Other	
Taxes (not deducted from wages or included in home mortgage payments)	\$
	<b>c</b>
(Specify)	<b>₼</b>
	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$0,00
Other	\$
	S
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$300.00
Other Storage For Motorcycle	\$ 80.00
	\$
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,786.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, mor	nthly, annually, or at some
other regular interval.	-
A. Total projected monthly income	\$2,000.00
B. Total projected monthly expenses	\$ <u>1,786.00</u>
C. Excess income (A minus B)	\$ <u>214.00</u>
D. Total amount to be paid into plan each Monthly	\$ <u>214.00</u>
(interval)	

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United States Bankruptcy Court Case 04-47445 Doc 1

Northern District of Illinois	
	*
	Case No.

IN RE:		Case No.
Hirsh, Robert S.		Chapter 13
	Debtor(s)	•
	BUSINESS INCOME AN	ID EXPENSES

FINANCIAL	<b>REVIEW</b>	OF THE	<b>DEBTOR'S</b>	<b>BUSINESS</b>	(Note:	<b>ONLY INCLUDE</b>	information	directly i	elated to	the	business
operation.)	•				`			•			

Debtor(s)		
BUSINESS INCOME AND EXPENS	ES	
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUD operation.)	<u>DE</u> information directly re	elated to the business
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:		
1. Gross Income For 12 Months Prior to Filing:	\$	
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:		
2. Gross Monthly Income:		\$2,000.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:		
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$	
21. Other (Specify):	\$	
22. Total Monthly Expenses (Add iteras 3-21)		\$300.00

# $\boldsymbol{PART}\;\boldsymbol{D}$ - ESTIMATED AVERAGE $\underline{NET}$ MONTHLY INCOME

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) 1,700.00

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# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	that I have read the	e foregoing summa	ry and schedule			12 sheets, and the
they are true and correct to the be	st of my knowledge	e, information, and	i belief.	(fotal s	hown on summary pag	je plus I)
			Ch or	911.		
Date: <u>DEC 2 2 2004</u>	Signature:	Robert S. Hirsh	· ag	MA		Deb
Date:		Nobelt G. Iman		!		
Date.	Signature.			-		(Joint Debtor, if an
	•			[If join	t case, both s	pouses must sign
CERTIFICATION AND SIGN	IATURE OF NON	-ATTORNEY BA	NKRUPTCY F	PETITION PREPA	ARER (See 11	1 U.S.C. § 110)
I certify that I am a bankruptcy pe I have provided the debtor with a			. § 110, that I p	repared this docum	nent for comp	ensation, and tha
A second of the second	s residen	MARCH CONTRACTOR			P. Jan	Production of
Printed or Typed Name of Bankruptcy Petition Preparer				Social Security No. (Required by 11 U.S.		
	<u> </u>					7 1.
			_		• •	
Address						
person.						
Signature of Bankruptcy Petition Preparer				Date		
A bankruptcy petition preparer's fa in fines or imprisonment or both.			tle 11 and the Fo	ederal Rules of Bar	ikruptcy Proc	edures may resul
DECLARATION UNI	DER PENALTY OI	F PERJURY ON I	BEHALF OF C	ORPORATION O	R PARTNER	<b>SHIP</b>
I, the		(the preside	ent or other offi	cer or an authorize	ed agent of the	e corporation or a
member or an authorized agent of (corporation or partnership) named schedules, consisting of (Total shown on sum	the partnership) of I as debtor in this o	the case, declare under	r penalty of per		ad the forego	ing summary and
Date:	Signature:					
	-			(Print or ty	ype name of individual	signing on behalf of dettor)
						,

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Inited States Bankruptcy Court	
Northern District of Illinois	

IN RE:	•	Case No.
Hirsh, Robert S.		Chapter 13
	Debtor(s)	

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) 0.00 2004: approx. \$24,000.00; 2003: approx. \$24,000.00; and 2002: approx. \$24,000.00.

## 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Non	. be best too an property that has occur attached, garnished of seized under any regal of equitable process within one year immediately preceding
5. R	epossessions, foreclosures and returns
Non	_ bist air property that has been repossessed by a creditor, sold at a foreclosure sale, transferred infough a deed in field of foreclosure or refinment to
6. A	ssignments and receiverships
None	. at beaution any assignment of property for the occitent of creditors made within 120 days infined attractly preceding the commencement of this rises
None	b. List all property which has been ir the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. G	ifts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	osses
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
10. O	ther transfers
None	List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. Sa	ife deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. Se	toffs
$\mathbf{V}$	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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# 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional vithin the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor v/as a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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[If completed by an individu		ge 22 of 22	
I declare under penalty of per thereto and that they are true	jury that I have read the answers of and correct.	contained in the foregoing statement of fin	ancial affairs and any attachments
DEC 2 2 2004		Bel-11.	
Date:	Signatureof Debtor	/1M-7M	Robert S. Hirsh
Date:	Signature of Joint Debtor (if any)		
	0 cor	ntinuation pages attached	
Penalty for making a false s	statement: Fine of up to \$500,000	0 or imprisonment for up to 5 years or bo	oth. 18 U.S.C. § 152 and 3571.
A production of the second	en en en en en en en en en en en en en e	$A \cdot \theta$	
		grand design	2